



LOVE OF MONEY, ETHICAL REASONING, MACHIAVELLIAN, QUESTIONABLE ACTIONS : THE IMPACT ON ACCOUNTING STUDENTS' ETHICAL DECISION MAKING BY GENDER MODERATION

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Abstract

This study aims to analyze whether there is a relationship between the level of love of money, ethical reasoning, Machiavellian on questionable actions in accounting students to ethical decision making in accounting violations by gender moderation. The samples were taken by using the method of data collection is called purposive sampling. The samples used as many as 30 respondents. The data obtained were analyzed using analysis techniques PLS (Partial Least Square) via software SmartPLS. The results of this study indicated that there is a relationship between the level of love of money on accounting students to ethical reasoning and Machiavellian level as well as the relationship between ethical reasoning and Machiavellian against questionable action. The results also showed that the action of questionable actions also affect how accounting students make ethical decisions accounting violations. However, gender differences between male and female accounting students do not moderate the relationship between the love of money, ethical reasoning, Machiavellian, and questionable actions.

Keywords: Love of Money, ethical reasoning, Machiavellian, questionable actions, ethical decisions, gender, Partial Least Square (PLS)

INTRODUCTION

In social life, whether individual or group must have values that are upheld together. Ethical values can minimize the occurrence of conflict or the aggrieved party in the group. The need for ethics will we feel when ethical elements in our opinions are different from the opinions of others. Therefore we need ethics to know what we should do.

There are so many different kinds of ethics in society that flourished. The growing ethic classified into two types, namely (1). Descriptive ethics, an ethics that speaks of a fact, that is about values and human behavior related to the reality of the situation and entrenched in people's lives. (2). Normative ethics are ethics that provides assessment and appeal to men about how to act in a manner that applies.

Ethical reasoning have been shown to be important study the behavior of the accounting profession for many professional judgment conditioned on beliefs and values of individuals. Competition continues to increase, the accounting profession is faced with pressure to continue to maintain high ethical standards. Each accounting profession must work and make decisions based on the existing code of ethics. But in practice there are many accounting professionals who work without a code of ethics based professional.

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Several cases of adverse manipulation of financial statement users involves public accountant should be an independent side. One example is the case of manipulation in PT Kimia Farma. On audit date December 31, 2001, management Kimia Farma reported a net profit of Rp 132 billion. However, the Ministry of State-Owned Enterprises and Bapepam considers that net income is too large and contains elements of engineering.

In addition, the Indonesia Corruption Watch (ICW) also found indications of manipulation of financial statements on Bumi Resources Tbk financial year 2003-2008. The alleged manipulation was found on sale or acceptance of a new stone in the year 2003-2008 to reach U.S. \$ 1.060 billion. Country is losing Coal Sales Proceeds (DHPB) and corporate income tax amounted to U.S. \$ 620.489 million due to this manipulation case.

Richmon analyzed the nature of relationships that make up a personality type that is Machiavellian nature and ethical reasoning with individual behavioral tendencies in dealing with ethical dilemmas or ethical behavior as measured by the Mach IV instrument. The scale is a proxy Machiavellian moral behavior that influence ethical decision making behavior.

Money is a very important aspect in our daily lives. Therefore money is also one of the factors that can affect ethical reasoning. Herzberg said that money is a motivator for some people, but other people think of it as a hygiene factor. Tang in 2008 researching a positive attitude, a negative attitude, strength, money management, awards, and money is measured in the Money Ethic Scale (MES). MES concept is used to measure a person's subjective to the money. Several studies have shown that the concept of the love of money associated with a good organizational behavior as well as unwanted.

Several studies investigated the influence of love of money the ethical considerations. There are several studies showing that higher levels of love of money it will have a judgment / perception of ethical good in accordance with the level of job satisfaction they get. This can be seen in research by Tang and Luna Arocas (2005) who examine the love of money the ethical considerations have a significant positive relationship. However, according to Elias (2009) the higher the love of money on accounting students, the lower level accounting students the ethical considerations. so that the results obtained Elias (2009) that the love of money the ethical considerations have a significant negative relationship.

Several studies that examined the influence of gender in the relationship love of money, Machiavellian, ethical considerations of the ethical decision. As in studies conducted Lam and Shi (2008), Titany Devaluisa (2009), Darsinah (2005), Tang et al. (2006). Meanwhile, according to research by Kelly Ann Richmond (2001), Samuel YS Philomena Leung and Chan (2006), and (Metta Suliani, 2010) that gender did not significantly influence ethical decision making. So that the course of a study that examined gender on ethical decision making still give contradictory results.

Whereas research examining the relationship between Machiavellian towards ethical decision would have a significant relationship as in research Titanny Devaluisa (2009), Agnes A. Christmastuti, and ST.Vena Purnamasari (2006). Meanwhile, according to Kelly Ann Richmond (2001) Machiavellian level has no effect on ethical decision ethical dilemmas when there happens to other people instead of yourself. So that studies examining the relationship between Machiavellian towards ethical decision making is still a contradiction.

FRAMEWORK

The theory of cognitive moral development (CMD) emphasizes the process of moral thinking, what people think an individual in the face of an ethical dilemma (Mintchik & Farmer, 2009). The theory of cognitive moral development is more moving into the subconscious layers of the human psyche.

Ethical reasoning can be operationalized by using this DIT2 score. DIT2 is a revision of the original DIT, which was first published in 1974. DIT research is based on the assumption that the level of moral development of moral judgment involves special way to define social and moral dilemmas assessment important issues in it (Rest, 1979a, p.85 in Richmond, 2001). Original DIT based on Kohlberg's stages of development ethics. DIT original remains unchanged for over twenty

years and quoted in over 400 articles published (Rest, et al., 1999). Rest et al, (1999) revised the test and only put only five dilemmas, while the included six original DIT. The fifth dilemma is starving, reporter, school boards, cancers, demonstrations.

Money is one very important aspect in our daily lives. According to Rubenstein (in Elias and Farag, 2010) in the United States, success is measured by money and income. Although the money is used universally, the meaning and importance of money is not universally accepted. Because of the importance of money and a different interpretation, Tang (1992) introduced the concept of "love of money". The theory attempted to measure one's subjective feelings about money. When cheating is one step to meet the demand for money, people tend to rationalize and prove their dishonesty easily (Ariely 2008, 24). We assume that the high love-of-money individuals have a high ratio of output / input is high. After the equity theory (Adams 1964), for people with same output (income) and a high desire to get the ratio of output / input the highest (satisfaction) in certain situations, they all just need to do reduce their inputs (effort, under their control).

HYPOTHESIS DEVELOPMENT

Love of Money and ethical reasoning have a negative relationship. This means that if a person has higher level of love of money will have lower level of ethical reasoning, and vice versa. This happened because if a person has higher level of the love of money, he will strive to do everything possible so that their needs are fulfilled, but not ethically. The first hypotheses is, therefore, as follows:

H1: There is a negative relationship between the level of Love of Money by ethical reasoning Accounting Students

Indonesia has a high level of corruption, it is not an exaggeration to Transparency International (TI) released Corruption Perception Index (CPI) of 183 countries measured levels of corruption. Indonesia is ranked 100 with a score of 3.0 in 2011. The high level of Love of Money on a manager's nature encouraged desire to gain power. Power tends to corrupt, and absolute power makes absolute corruption. Power and money allows them to be the ones who want to enjoy a sense of what kind of rich. The relationship between the love of money and jobs related to the intention of corruption that is part of the Machiavellianisme.

In the Competitive global marketplace, we are all in the same boat of economic growth and prosperity. Government needs to manage the civil service compensation, power, Love of money, and to avoid the ethical culture of corruption that is part of machiavellianisme in the social environment. Thus, the hypothesis to be tested is as follows:

H2: There is a positive relationship between the level of Love of money with the Machiavellian level Accounting Students

As individuals, we often struggle with our sense of right versus wrong. Someone who is more likely to determine ethical judgments are based on self-selected set of principles as opposed to pressure and outside influences. If the individual is morally more advanced tend to engage in unethical behavior (Leming, 1978; Ponemon, 1990, 1992, Ponemon and Gabhart, 1993, Trevino, 1986, Trevino and Youngblood, 1990), it can be expected that they would see as a questionable actions it is less acceptable, and less likely to engage in unethical activities compared to less developed moral individual. Based on the above explanation, the hypothesis can be formulated as follows:

H3a: Accounting Students at levels lower ethical reasoning tend to agree with questionable actions, compared to accounting students at a rate higher ethical reasoning.

Essential qualities of an accountant is to maintain a level of integrity and ethical decisions right skills. The American Institute of Certified Public Accountants, Code of Professional conduct emphasizes that ethical awareness is a professional responsibility that requires a CPA for professional judgment and moral in all of their activities (Anderson and Ellyson, 1986). Although other professional organizations such as the Institute of Management Accountants also emphasizes adherence to a strict code of ethical behavior, it is questionable whether the agreements with Machiavellian statement will result in an accountant to make ethical judgments in accordance with high ethical standards. It is expected that people who agree with the statement Machiavellian will perform questionable actions in a business transaction. Therefore, the following hypothesis is proposed:

H3b: Students who exhibit behavior that accounting is more Machiavellian, tended to agree more with questionable actions, compared to accounting students who demonstrate lower Machiavellian behavior.

A man seen from the Love of Money tend to have a higher level of love of money than women. Most men motivated to fulfill their needs as well as the achievement of such ambitious to obtain position, power, as well as the predicate.

Love of Money when linked with ethical reasoning will result in a negative relationship. However, there is a debate between men and women in how they make ethical decisions. Men tend to have lower ethical reasoning than women. This is because men are more willing to take risks to achieve his desire. Therefore, the following hypothesis is proposed:

H4A: Gender will moderate the influence of the Love of Money on ethical reasoning

A man tends to love money than women. Tang et al. (2000) found that female employees tend to be less concerned with money than men. These results suggest that women do not have high level of love of money is because women are less motivated to gain power or position during her needs are fulfilled.

And also, a man when seen from Machiavelliannya levels have a tendency of high ambition and manipulation to make their needs fulfilled. It is caused when a person has a high level of Machiavellian then he will justify any means to fulfill their needs, although not in accordance with the ethical. Men are more motivated to make their needs fulfilled, more ambition to get something for achieving what he wanted as position, title, or authority. In contrast, women are not too eager to obtain it. Therefore, the following hypothesis is proposed:

H4b: Gender will moderate the effect of the Machiavellian Love of Money

Approach through gender socialization, women and men have different moral reasoning skills. Attitude of moral reasoning that affect business attitudes and their interactions with the people around him. Women are more prone to base their moral decisions on their obligations and avoid hurting others, since men are more based on justice.

Therefore, the ethical reasoning of gender moderate the moderating questionable actions, expected male accounting students will see more ethically questionable actions compared with women accounting students. Thus, the following hypothesis is proposed

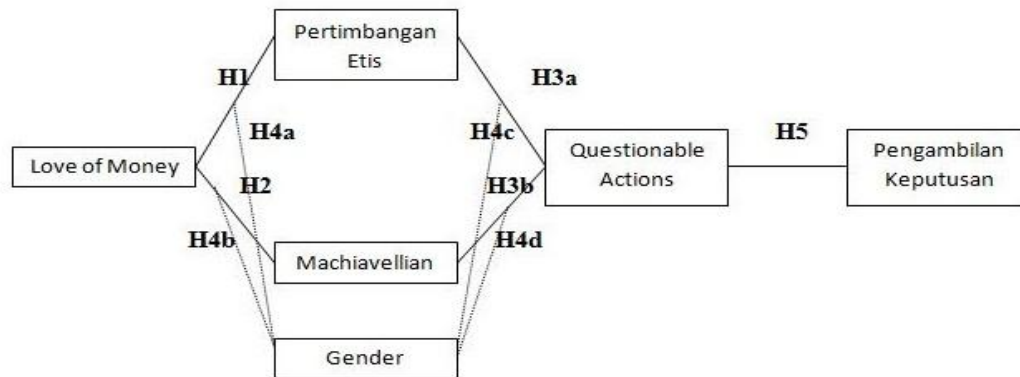
H4C: Gender will moderate the level of ethical reasoning against questionable action

Based on gender socialization approach and the literature discussed by Gilligan, women and men in evaluating ethical dilemmas differently. Men are more likely to engage in unethical behavior because they will focus on competitive success and will be more likely to break rules achieve success thus more likely to use all sorts of ways to achieve such success (Machiavellian) and tend to agree to the questionable actions. In contrast, women are more task-oriented, and therefore more focused on achieving the task without breaking the rules. Therefore, by gender moderated the questionable actions of the Machiavellian level, it is expected that male students are more likely to agree with the Machiavellian more questionable actions compared with women accounting students. Therefore, the following hypothesis is proposed:

H4D: Gender will moderate the level of Machiavellian against questionable actions

There are many empirical studies have been conducted to examine the strong relationship between ethical decision making is seen through the actions in question (questionable action) (Geis and Moon, 1981; Hegarty and Sims, 1978.1979; Hunt and Chonko, 1984; Singhapakdi and Vitell , 1990.1991 in Bass et al., 1999). The results show that accounting students looked questionable actions (questionable actions) as an unethical act and influence the level of ethical decision making in students. Therefore, the following hypothesis is proposed:

H5: There is a questionable actions to influence ethical decision making in accounting students



RESEARCH METODOLOGY

SUBJECT

The population in this study is the S1 Accounting Student of Diponegoro University. S1 Accounting student population is used as accounting students who have taken courses Auditing I and II because the subject are usually introduced via SPAP ethics and code of professional conduct. The sampling method used was purposive sampling method, the method of determining the sample in accordance with predetermined characteristics.

DATA COLLECTION

Participants were asked to complete the entire questionnaire. The questionnaire contains four (4) parts:

1. Eight sketch ethics (Burton, et al, 1991;. Davis and Welton, 1991;. Cohen, et al, 1996) which is a 4 Questionable Actions sketches and 4 Ethical Decisions sketches
2. Mach IV scale (Christie and Geis, 1970)
3. Issue Definning Test Version 2 (Rest and Narvaez, 1998)
4. Love of Money Scales (Tang, 1992)

DATA ANALYSIS

Analysis of the data used in this study is the approach of Partial Least Square (PLS). PLS is a structural equation model (SEM)-based components or variants. PLS is an alternative approach that shifts from a covariance-based SEM approach based variant (Ghozali, 2006).

PLS is a powerful method of analysis because it is not based on many assumptions. For example, the data should be normally distributed or the sample does not have to be huge. PLS can also be used to explain the relationship between latent variables and also confirm the theories.

RESULT

Statistik Deskriptif

No	Variabel	Teorethical		Real		Standard deviation
		Range	Mean	Range	Mean	
1.	Gender	1-2	1,5	1-2	1,43	0,50
2.	Love of money	23-115	69	53-83	71	9,18
3.	Ethical Reasoning	43-215	129	70-185	118	37,6
4.	Machiavellian	15-75	45	21-69	49,93	19,67
5.	Questionable actions	8-40	24	9-38	26,9	11
6.	Ethical Decision Making	8-40	24	10-37	21,2	10,78

Source : Primary data were processed, 2013

Based on table above shows that gender has a theoretical range between 1 and 2 with the average theoretical value of 1.5 and a standard deviation of 0.50. Whereas the actual average is lower than the theoretical value of 1.43 which indicates that more female respondents than male respondents. Female respondents were 17 people (56.67%) and male respondents were 13 (43.33).

Variable Love of Money has a theoretical range between 23 to 115 with an average value of 69. While the actual range between 53 to 83 with a mean value of 71 and a standard deviation of 9,18. With the actual average value (71) is greater than the theoretical value (69), it can be said that the students of the University of Diponegoro S1 has the Love of Money rate is quite high. Standard deviation values indicate a deviation of 9,18 from the average value of the respondents' answers to the statement about the Love of Money is the magnitude of 71.

Ethical reasoning has a theoretical range between 43 to 215 with an average theoretical value of 129 and a standard deviation of 37.6. While ethical reasoning has a real range between 70 to 185 with an average value of 118 which is actually lower than the theoretical value. This shows that the Universitas Diponegoro S1 students generally have high levels of ethical reasoning are quite low. The ethical reasoning have a standard deviation of 37.6 which indicate a deviation of 37.6 from the average value of the respondents' answers revelation about ethical reasoning.

In Machiavellian variable has a theoretical range between 15 to 75 and the actual range between 21-69. Machiavellian also has an average theoretical value of 45 and the actual average of 49.93. It shows that the Universitas Diponegoro S1 students in general have a high level of Machiavellian with a standard deviation of 19.67 from the average of respondents' answers.

Variable questionable actions have actual range between 9 to 38 with a theoretical range between 8 to 40. Questionable actions have actual average of 11 which is greater than the theoretical average of 24. This indicates that the Diponegoro University Students S1 has a high level of questionable actions by the deviation of 11 from the average of respondents' answers.

Diponegoro University student S1 has a low level of ethical decision seen from the actual average value of 21.2 is less than the average theoretical value of 24. Ethical decision has a theoretical range between 8 to 40 with the actual range between 10 to 37 and a standard deviation of 10.78.

Indicators had factor loading values above 0.50 can be interpreted has good convergent validity as the correlation between the indicators of the construct was higher than the value of the indicator correlation with other constructs. For example, loading factor-a with LOM was 0,959 higher than the loading factor with other construction that ethical decisions (-0.745), Machiavellian (0.953), Ethical Reasoning (-0.930), and Questionable actions (0.943)

Result for inner weight

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
LOM -> PE	-0,916	-0,918	0,047	0,047	19,319
LOM -> MACH	0,931	0,921	0,046	0,046	20,211
PE -> QA	-0,437	-0,271	0,176	0,176	2,041
MACH -> QA	0,638	0,553	0,043	0,043	3,603
LOM * GENDER -> PE	-0,073	-0,072	0,056	0,056	1,309
LOM * GENDER -> MACH	0,064	0,076	0,055	0,055	1,148
PE * GENDER -> QA	0,091	-0,082	0,418	0,418	0,218
MACH * GENDER -> QA	0,391	0,123	0,631	0,631	0,620
QA -> KE	-0,823	-0,811	0,043	0,043	19,107

Source : Primary data were processed, 2013

Relationship between Love of money on ethical reasoning

From the table below shows that there is a negative relationship between the Love of Money and ethical reasoning with a coefficient of -0.916. Between Love of Money and ethical reasoning also have a significant value because the value of T statistics $19,319 > T$ table 1.96. Thus the first hypothesis which states that there is a negative relationship between the level of the Love of Money Accounting Students ethical reasoning proved or accepted.

According to research conducted by Elias (2009) that the love of money significantly influence ethical considerations of accounting students. It is also supported by research Tang and Chiu (2003) which states that the ethics of money for person has a significant and direct impact on unethical behavior.

Relationship between Love of Money on Machiavellian

Based on the table above shows that there is a positive relationship between the Love of Money and Machiavellian level with a coefficient of 0.931 and has significant value because the value of statistics $20.211 T > T$ table by 1.96.

Positive relationship between Love of Money and the Machiavellian level can be defined if a student who has a level of love of money is high will have a high level of Machiavellian too. This is because if a person possesses a high love of money will make someone's personality has less affection in personal relationships, disregard conventional morality, and showed a low ideological commitment and do everything they can to earn more. Therefore, hypothesis 2 which states that there is a positive relationship between the level of Love of money with Machiavellian level in Student Accounting proven or accepted.

Relationship between Ethical Reasoning for Questionable actions

Ethical reasoning of the questionable actions have a negative relationship with a coefficient of -0.437 and significant at 0.05. Seen significant values of T statistics $2.041 > T$ table by 1.96. With the negative relationship can be inferred when an accounting student has a low level of ethical reasoning have a high level of questionable actions compared to accounting students who have a high level of ethical reasoning.

It is caused when a student thinks less ethical then it will tend to approve of questionable actions or actions that are inconsistent with questionable ethics. According to research conducted by St. Venna Purnamasari, SE., M.Si and Agnes Advensia Christmastuti(2006). Therefore, hypothesis 3a stating that the Student Accounting at levels lower ethical reasoning tend to agree with questionable actions, compared to accounting students at a rate higher ethical reasoning proven or accepted.

Relationship between the Machiavellian on Questionable Actions

Machiavellian level against questionable actions have a positive relationship with a coefficient of 0.638. Machiavellian against questionable actions also have significant value at 0.05 which is seen from the statistics $3.603 T > T$ table by 1.96.

The positive relationship between Machiavellian on Questionable Actions can be inferred when an accounting student has a high level of Machiavellian has a high level of questionable actions and also when an accounting student has a low level of Machiavellian has a low level of questionable actions anyway. St. Venna Purnamasari, SE. M.Si, Agnes Advensia Christmastuti (2006) and Pranati Jiwo (2011).

This is due to people who have had a Machiavellian level of personality to gain and maintain power. To maintain that power or gain power, someone who has a high level of Machiavellian tend to agree to perform questionable actions (actions that are unethical questionable). Machiavellian nature is also indicated direct impact on auditor independence. Therefore, hypothesis 3b states that accounting students who demonstrate a more Machiavellian behavior, tended to agree more with questionable actions, compared to accounting students who demonstrate lower Machiavellian behavior proven or accepted.

Relationship between Gender moderation Love of Money on Ethical Reasoning

Construct the interaction between the Love of Money and gender did not affect ethical reasoning. That is because the value of statistics $T 1.309 < T \text{ Table } 1.96$. So it can be concluded that there is no moderation or constructs of gender relations is not a construct of moderation. This may imply that the sex (gender) does not strengthen or weaken the relationship between the love of money to ethical reasoning. According to research conducted by Lam and Shi (2008) which states that gender does not affect the relationship between the love of money to ethical considerations. Therefore rejected the hypothesis H4A.

Relationship between Gender moderation Love of Money the Machiavellian

Construct the interaction between the Love of Money and gender did not affect the level of Machiavellian. That is because the value of statistics $T 1.148 < T \text{ Table } 1.96$. So it can be concluded that there is no moderation or constructs of gender relations is not a construct of moderation between the love of money against the Machiavellian level.

Because gender is not a construct of moderation between the love of money to level it stands Machiavellian sex (gender) does not have the effect that strengthens or weakens the relationship between the love of money on the level of Machiavellian. This is according to research conducted by the Meta Suliani (2010) which states that gender does not affect the level of Machiavellian in a person. Therefore rejected the hypothesis H4b.

Relationship between Gender moderation Ethical Reasoning for Questionable Actions

Construct the interaction between gender and ethical reasoning do not affect the level of questionable actions. That is because the value of statistics $T 0.218 < T \text{ Table } 1.96$. So it can be concluded that there is no moderation or constructs of gender relations is not a construct of moderation between the ethical reasoning of the questionable actions. This may imply that the sex (gender) does not affect the strength or weakness of the relationship between the ethical reasoning of the questionable actions.

This may imply that the sex (gender) does not affect the strength or weakness of the relationship between the ethical considerations of the questionable actions. Contrast to research conducted by Kelly Ann Richmond (2001) which states that gender affects the ethical considerations in doing questionable actions. Therefore H4C hypothesis is rejected.

Relationship between Gender moderation Machiavellian against Questionable Actions

Construct the interaction between Machiavellian and gender did not affect the level of questionable actions. That is because the value of statistics $T 0.620 < T \text{ Table } 1.96$. So it can be concluded that there is no moderation or constructs of gender relations is not a construct of moderation between Machiavellian against questionable actions. This may imply that the strength or weakness of the relationship between Machiavellian against questionable actions are not influenced by the sex of the respondent.

This may imply that the strength or weakness of the relationship between Machiavellian against questionable actions are not influenced by the sex of the respondent. In accordance with research Titany Devalusia (2009) which states that the Machiavellian and gender had no effect in questionable actions. Therefore H4D hypothesis is rejected.

The relationship between Questionable Actions against Ethical Decisions

Questionable actions to ethical decisions have a negative relationship with a coefficient of -0.823 with a significant value at 0.05 as seen from the value of statistics $19.107 T > T \text{ table by } 1.96$.

Because of questionable actions on ethical decisions have a negative relationship, it can be concluded if an accounting student has a high level of questionable actions that he has a low level of ethical decisions and vice versa so that questionable actions can affect ethical decision making in accounting students. Accounting students who agree with the questionable actions will tend to

make decisions that are unethical, tend to defend his decision by referring to his own interests. Therefore, hypothesis 5 stating that there are significant actions against questionable ethical decisions on proven or accepted accounting students.

DISCUSSION AND CONCLUSION

Based on the processing of primary data obtained, and data analysis can be concluded as follows:

There is a negative and significant relationship between the Love of Money (LOM) to ethical reasoning. Thus hypothesis 1 is accepted. The negative relationship can be defined by accounting students who have high levels of love of money is high will have a low-level of ethical reasoning and vice versa.

There is a positive relationship between the Love of Money the Machiavellian and significant level. Thus hypothesis 2 is accepted. Positive relationship between Love of Money and the Machiavellian level can be defined if a student who has a level of love of money is high will have a high level of Machiavellian too.

Ethical reasoning of the questionable actions have a negative and significant relationship at 0.05. Thus the hypothesis is accepted. With the negative relationship can be inferred when an accounting student has a low level of ethical reasoning have a high level of questionable actions compared to accounting students who have a high level of ethical reasoning.

Machiavellian level against questionable actions have a positive and significant value. Therefore accepted hypothesis 3b. Given the positive relationship can be inferred when an accounting student has a high level of Machiavellian has a high level of questionable actions and also when an accounting student has a low level of Machiavellian has a low level of questionable actions anyway.

Gender did not moderate the relationship between the love of money the ethical reasoning, the love of money Machiavellian, ethical reasoning against questionable actions, and Machiavellian against questionable actions. Thus hypothesis 4a, b, c, d rejected.

This happens because the money is needed by all people regardless of sex (gender) both men and women because of the level of love of money is based on the needs and habits of a person's life. So also with low ethical reasoning, the high Machiavellian and questionable actions that can be done by everyone regardless of sex (gender) because it is based on the personality of each individual regardless of gender.

In this study also has other limitations, among others such as:

Grace period given researcher to the respondent to fill in a questionnaire given to the respondents is not accompanied at the time of filling out the questionnaire.

Language in the questionnaire is still a little hard to understand and too many sketches contained in the questionnaire to allow respondents to lazy to read it and give an answer that was not relevant to the purpose of the question.

Researchers do not know whether that really fill out the questionnaire respondents were concerned because of the grace period given.

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